

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: ARTHUR CHARLES GILLARD § Case No.: 04-18430
WILMA FAYE GILLARD §
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§
§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/11/2004.
- 2) This case was confirmed on 07/19/2004.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/04/2009.
- 6) Number of months from filing to the last payment: 58
- 7) Number of months case was pending: 64
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 2,085.00
- 10) Amount of unsecured claims discharged without payment \$ 66,430.73
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 89,909.95
Less amount refunded to debtor	\$ 783.42
NET RECEIPTS	\$ 89,126.53

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,700.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 5,297.64
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 7,997.64

Attorney fees paid and disclosed by debtor	\$.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CITICORP MORTGAGE CO	SECURED	NA	22,099.20	18,609.36	18,609.36	.00
WELLS FARGO BANK NA	SECURED	.00	.00	47,970.08	47,970.08	.00
WELLS FARGO BANK NA	SECURED	3,000.00	.00	3,547.38	3,547.38	.00
INTERNAL REVENUE SER	PRIORITY	785.00	396.22	375.87	375.87	45.60
AT & T BANKRUPTCY	UNSECURED	70.00	NA	NA	.00	.00
SHERMAN ACQUISITION	UNSECURED	4,000.00	3,745.05	3,745.05	835.26	.00
CHASE MANHATTAN BANK	UNSECURED	12,000.00	NA	NA	.00	.00
CHASE MANHATTAN VISA	OTHER	.00	NA	NA	.00	.00
CHASE ADVANTAGE CRED	UNSECURED	12,000.00	NA	NA	.00	.00
CHASE MANHATTAN BANK	OTHER	.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	11,500.00	11,819.84	11,819.84	2,636.18	.00
CITIBANK	OTHER	.00	NA	NA	.00	.00
CITIBANK	UNSECURED	2,400.00	NA	NA	.00	.00
COMCAST	UNSECURED	950.00	NA	NA	.00	.00
DISCOVER FINANCIAL S	UNSECURED	9,400.00	9,285.32	9,285.32	2,070.90	.00
DISCOVER FINANCIAL S	UNSECURED	12,900.00	12,139.27	12,139.27	2,707.42	.00
DISCOVER BANK	OTHER	.00	NA	NA	.00	.00
HOME DEPOT	UNSECURED	2,000.00	NA	NA	.00	.00
HOME DEPOT	OTHER	.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	6,100.00	5,700.49	5,700.49	1,271.38	.00
ECAST SETTLEMENT COR	OTHER	.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,000.00	973.51	973.51	216.88	.00
SHERMAN ACQUISITION	UNSECURED	1,700.00	1,740.47	1,740.47	388.18	.00

<u>Scheduled Creditors:</u>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
US CELLULAR	UNSECURED	150.00	NA	NA	.00	.00
US CELLULAR	OTHER	.00	NA	NA	.00	.00
INTERNAL REVENUE SER	UNSECURED	NA	25.25	.00	.00	.00
CITICORP MORTGAGE CO	SECURED	NA	326.48	.00	.00	.00
LVNV FUNDING LLC	UNSECURED	NA	2,037.38	2,037.38	454.40	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	66,579.44	66,579.44	.00
Mortgage Arrearage	3,547.38	3,547.38	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	70,126.82	70,126.82	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	375.87	375.87	45.60
TOTAL PRIORITY:	375.87	375.87	45.60
GENERAL UNSECURED PAYMENTS:	47,441.33	10,580.60	.00

Disbursements:

Expenses of Administration	\$ 7,997.64
Disbursements to Creditors	\$ 81,128.89

TOTAL DISBURSEMENTS: \$ 89,126.53

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/15/2009

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.